



Financial Statement Certification and Authorization to Obtain Credit/Inquire

I, _____, the undersigned represent and warrant that the financial statement dated _____, provided to Golden State Bank ("Bank") for its review of my/our creditworthiness, and Bank can rely on its contents. I/We hereby warrant to Bank that this financial statement is complete and correct as of the date prepared and fairly represents my/our financial condition and that I/we will promptly inform the Bank of any material changes in the information provided, including transfer of any assets into a trust.

I/We authorize you to make whatever inquiries about me/us you deem necessary and appropriate for the purpose of evaluating my/our credit and re-verifying my/our credit from time to time, including obtaining credit bureau reports and contacting my/our employer(s). I/We also authorize you to provide credit information about your credit experience with me/us to other creditors and credit reporting agencies.

By:

Date:

By:

Date